

Certificate Number: 02998-NJ-DE-034838666

Bankruptcy Case Number: 15-31757



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 1, 2020, at 11:57 o'clock PM EDT, Giuseppe Spadea completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 2, 2020 By: /s/Angela Zinnerman

Name: Angela Zinnerman

Title: Counselor